



Order Filed on September 3, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (609) 250-0700 dcarlton@kmlawgroup.com Attorneys for Movant Towd Point Master Funding Trust 2018-PM27, U.S. Bank National Association, as Trustee
In Re: Gary L. Branam, Debtor.

Case No.: 19-15261 MBK

Adv. No.:

Hearing Date: 8/20/19

Judge: Michael B. Kaplan

ORDER RESOLVING DEBTOR'S OBJECTION TO PROOF OF CLAIM #13-1

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 3, 2019



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Towd Point Master Funding Trust 2018-PM27, U.S. Bank National Association, as Trustee, holder of a mortgage on real property located at 62 Hampton Ct., Hillsborough, NJ 08844-1417, Denise Carlon appearing, by way of objection to the proof of claim, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers, Jr., Esquire, attorney for Debtor, Gary L. Branam, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that as of March 15, 2019, the total amount due was \$80,583.97, representing the total amount due under the terms of the note and mortgage including balloon payment; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that as of March 15, 2019, the loan was contractually due for the payment due April 1, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the loan matures on April 1, 2021; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Debtor will make payments outside of the plan pursuant to the terms of the note and mortgage and applicable payment change notices; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is aware that there is a balloon payment due at the time of loan maturity in accordance with the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor's claim, claim #13-1, will be treated outside of the bankruptcy case and accordingly, the Chapter 13 Trustee is not to pay claim #13-1; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor's objection to claim #13-1 is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Gary L. Branam
Debtor

Case No. 19-15261-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2019.

db +Gary L. Branam, 62 Hampton Court, Hillsborough, NJ 08844-1417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Towd Point Master Funding Trust 2018-PM27, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Mitchell L Chambers, Jr. on behalf of Debtor Gary L. Branam ecfbcc@comcast.net
Nicholas V. Rogers on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Master Funding Trust 2018-PM27, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8